

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION

In re:

George Antonio Devon Holland

S.S. No.: xxx-xx-0013

Mailing Address: 2323 Lindmont Avenue, Durham, NC 27704-

Case No. 11-81018

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on June 24, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 18, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 3/29/11	Lastname-SS#: Holland-0013		
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral				
	Sprint Wireless						
ARREARAGE CLAIMS				REFUSED EXECUTORY CONTRACTS/LEASES			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See *)	Creditor Name	Description of Collateral	
	Sprint Wireless			**			
				**			
				**			
				**			
				**			
	BB&T Mortgage		\$4,971	**			
				**			
				**			
				**			
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	BB&T Mortgage		\$825	N/A	n/a	\$825.00	House and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS w/ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Citibank, SD			5.00			Judgment Lien
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS w/ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)				Amount			
Law Offices of John T. Orcutt, P.C.				\$2,800			
SECURED TAXES				Secured Amt			
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS				Amount			
IRS Taxes							
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int.%	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY INSECURED				Amount ^(*)			
DMI=		None(\$0)	None(\$0)				
Other Miscellaneous Provisions				Plan to allow for 3 "waivers".			

PROPOSED CHAPTER 13 PLAN PAYMENT

\$	\$1,035	per month for	60	months, then
\$	N/A	per month for	N/A	months.

Adequate Protection Payment Period: **13.35** months.

Sch D # = The number of the secured debt as listed on Schedule D.
 Adequate Protection = Monthly 'Adequate Protection' payment amt.
 * = May include up to 2 post-petition payments.
 * Co-sign protect on all debts so designated on the filed schedules.
 ** = Greater of DMI x ACP or EAE

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Ch13Plan_MD_(DeSardi Version 1/12/10) LOJTO

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	NC Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000	DirectTV ** Post Office Box 6550 Greenwood Village, CO 80155-6550
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Absolute Collection Service ** 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601	Duke Health c/o ACS Post Office Box 7051 Utica, NY 13504-7051
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Bank of America Post Office Box 15026 Wilmington, DE 19850-5026	Durham County Tax Collector Post Office Box 3397 Durham, NC 27701
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	BB&T Attn: Managing Agent PO Box 2067 Greenville, SC 29602	Durham County Tax Collector Attn: Managing Agent Post Office Box 3397 Durham, NC 27701
Experian P.O. Box 2002 Allen, TX 75013-2002	Bluegreen Resorts Management, Inc. Post Office Box 105192 Atlanta, GA 30348-5192	First National Collection Bureau 610 Waltham Way Sparks, NV 89434
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Capital One ** Post Office Box 30285 Salt Lake City, UT 84130-0285	GEMB/Banana Post Office Box 103104 Roswell, GA 30076
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Child Support Enforcement Post Office Box 20800 Raleigh, NC 27619-0800	HSBC/Best Buy c/o Retail Services Post Office Box 15521 Wilmington, DE 19850
Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346	Citibank South Dakota, N.A. Attn: Managing Agent Post Office Box 6283 Sioux Falls, SD 57117-6283	Internal Revenue Service (MD)** Post Office Box 7346 Philadelphia, PA 19101-7346
US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Citifinancial PO Box 140489 Irving, TX 75014-0489	JL Walston & Associates, Inc. 1107 W. Main Street, Ste 201 Durham, NC 27701

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Midland Credit Management, Inc***
8875 Aero Drive, Suite 200
San Diego, CA 92123

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Regional Adjustment Bureau, Inc.
Post Office Box 1022
Wixom, MI 48393-1022

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Tonya L. Urps
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